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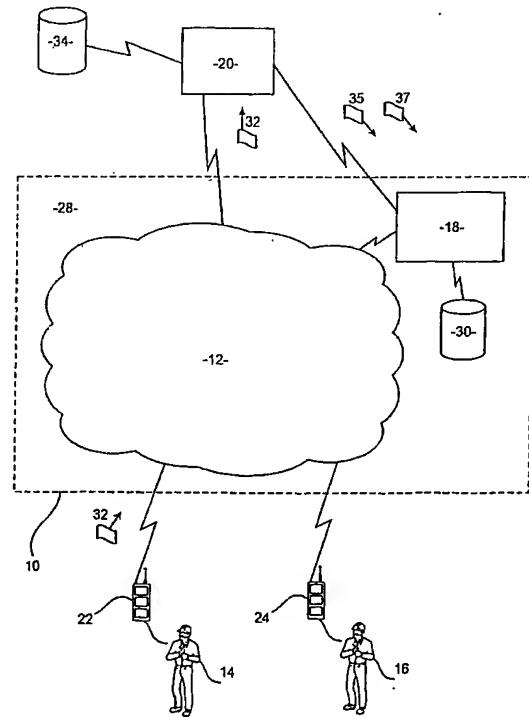
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Declarations under Rule 4.17:

— as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for the following designations AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ.

[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR FACILITATING PAYMENT VIA A COMMUNICATIONS NETWORK USING VALUE ACCREDITED TO A CUSTOMER OF THE COMMUNICATIONS NETWORK



(57) Abstract: A system for facilitating payment (10) via a communications network (12) using value accredited to a customer (14) of the communications network (12), the system comprising a first communications device (22) owned and/or operated by the customer (14); a recipient (16); a billing system (18) associated with the communications network (12), both the customer (14) and the recipient (16) having at least one account (30) recorded with the billing system (18); and a payments facilitator (20), wherein, when the payments facilitator (20) receives a communications message (32) from the customer (14) identifying the recipient (16) and the amount to be paid to the recipient (16), the communications message (32) being sent by means of the first communications device (22), the payments facilitator (20) operates to command the billing system (18) to debit the amount to be paid to the recipient (16) from the customer's (14) at least one account (30) and thereafter, operates to command the billing system (18) to credit the amount to be paid to the recipient (16) to the recipient's (16) at least one account (30). Ideally, the command to the billing system (18) to debit the amount to be paid takes the form of a command representative of the customer (14) having made a call on a line having a tariff rate closest to the amount to be paid to the recipient (16). In determining the tariff rate closest to the amount to be paid to the recipient (16), the payments facilitator (20) may refer to a tariff look-up table (34) comprising details of all tariff rates presently set by an operator of the communications network (12).

WO 2005/059851 A1



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